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**VIA FIRST CLASS MAIL**

Honorable Carla E. Craig  
U.S. Bankruptcy Court – EDNY  
Conrad B. Duberstein Courthouse  
271-C Cadman Plaza East - Suite 1595  
Brooklyn, NY 11201-1800

March 19, 2015

Re: CLARA DIAZ – CH 13 CASE # 15-40072  
STATUS OF LOSS MITIGATION

Honorable and Dear Judge Craig:

Our office represents Christiana Trust, A Division of Wilmington Savings Fund Society, FSB, as Trustee for Normandy Mortgage Loan Trust, Series 2013-12, (“Christiana Trust”), secured creditor named within the above referenced case.

On November 18, 2014, the creditor sent notification, via first class mail to Clara Diaz notifying her that she does not qualify for a modification due to insufficient income.

Our office received correspondence from Debtor’s Counsel, dated November 24, 2014, advising of Debtor’s Appeal and claiming Creditor’s denial was “vague”. To which our office sent a response providing a clear and detailed explanation of the reason for the denial of a modification for Clara Diaz which was insufficient income.

On January 15, 2015 Debtor, Clara Diaz, filed a request for loss mitigation.

On March 17, 2015, our office provided copies of the aforementioned documents to Debtor’s Counsel, via email (flagged for High Importance), and requested counsel to advise if Debtor has had a change in income and, if so, to provide documentation of additional income in order for her to be reviewed anew for a modification.

On March 18, 2015, our office sent written notification of the creditor representative assigned for settlement review and providing contact information for said representative.

Very Truly Yours,

/s/ Michael C. Manniello  
Michael C. Manniello, Esq.